

**REMARKS**

In the Office Action, the Examiner rejected pending claims 1-9, 11-19, 21-37, 39-43, and 45-60. Applicants amended claims 1, 33, 40, and 49 to clarify features of the present technique. No new matter has been added. In view of the foregoing amendments and following remarks, Applicants respectfully request reconsideration and allowance of all pending claims.

In the previous Office Action (mailed March 21, 2005), the Examiner did not provide Applicants with a copy of the secondary reference, "*Buying on the Web: A Site-Seers Guide*" by Kalbhen, J. (hereinafter "Kalbhen"). Therefore, as acknowledged by the Examiner in the current Office Action, Applicants were unable to address the Kalbhen reference in the previous Response. See Office Action Mailed October 4, 2005, page 2; Amendment and Response to Office Action Mailed March 21, 2005. In the current Office Action, the Examiner provided Applicants with a copy of the Kalbhen reference and with a one-month period to reply (to address the Kalbhen reference). Therefore, in the current Response, Applicants discussed the Kalbhen reference. In addition, because the Examiner did not address the substance of the previous Response, nor indicate that the amendments in the previous Response were entered, Applicants also resubmit the discussion and amendments of the previous Response. See Amendment and Response to Office Action Mailed March 21, 2005.

**Claim Rejections under 35 U.S.C. § 103(a)**

Apparently, the Examiner rejected claims 1-9, 11-19, 21-37, 39-43 and 45-60 under 35 U.S.C. § 103(a) as obvious over Hartley-Urquhart (U.S. Patent No. 6,167,305) in view of McCormack, Jr., "*A Worldwide Network of Supplies*" (hereinafter "McCormack"), and alternatively, in further view of Kalbhen. Specifically, the Examiner stated:

Hartley-Urquhart discloses, as in claims 1, 17, 40, a method and system for supply chain financing which involves analyzing transactions for resources in a facility (buyer-210) (see col. 3, 11. 16+),

Providing access to financial analysis system (23)  
for a resource supplier via a network (240) (see col. 4, 11.  
29+),

interface including a form (Purchase Order —PO)  
for entering client data for resources (see col. 4, 11. 36+),

receiving the client data from the network interface  
via the network (see col. 4, 11. 36+),

analyzing the client data in the financial analysis  
system (see col. 3, 11. 16+);

providing a plurality of financial transaction options  
tailored to the client data (see PO, col. 6, 11. 29-37; col. 8,  
11. 50+); and transmitting the plurality of financial  
transaction options to a client via the network (see col. 8,  
11. 50+),

McCormack discloses receiving client trade data for  
a purchasing transaction for medical resources. It would  
have been obvious for an artisan at the time of the  
invention to integrate the teachings of McCormack into  
Hartley-Urquhart because an artisan at the time of the  
invention would have recognized the growing trend in  
medical supply chain management along with the  
notoriously old and well known high costs associated with  
the supply chain and have sought provide a system that  
would provide affordable, efficient and flexible financing  
for goods and services.

On the other hand it would have been obvious for an artisan  
at the time of the invention to have employed the [used]  
medical supply equipment websites mentioned by  
McCormack and Kalbhen (see medibuy, neoforma, et al.,)  
because an artisan at the time of the invention would have  
recognized such items have goods that are supplied by  
suppliers to medical facilities within a supply management  
configuration that would require supply chain financing  
with various purchasing options.

Office Action Mailed March 21, 2005, pages 3-4. Applicants respectfully traverse these  
rejections.

***Legal Precedent***

The burden of establishing a *prima facie* case of obviousness falls on the Examiner. *Ex parte Wolters and Kuypers*, 214 U.S.P.Q. 735 (PTO Bd. App. 1979). To establish a *prima facie* case, the Examiner must not only show that the combination includes *all* of the claimed elements, but also a convincing line of reason as to why one of ordinary skill in the art would have found the claimed invention to have been obvious in light of the teachings of the references. *Ex parte Clapp*, 227 U.S.P.Q. 972 (B.P.A.I. 1985). The mere fact that references can be combined or modified does not render the resultant combination obvious unless the prior art also suggests the desirability of the combination. *In re Mills*, 916 F.2d 680, 16 U.S.P.Q.2d. 1430 (Fed. Cir. 1990). The Examiner must provide objective evidence, rather than subjective belief and unknown authority, of the requisite motivation or suggestion to combine or modify the cited references. *In re Lee*, 61 U.S.P.Q.2d. 1430 (Fed. Cir. 2002). One cannot use hindsight reconstruction to pick and choose among isolated disclosures in the prior art to deprecate the claimed invention. *In re Fine*, 837 F.2d 1071, 5 U.S.P.Q.2d 1596 (Fed. Cir. 1988).

***Claim Features Missing from Hartley-Urquhart and McCormack***

***Independent Claims 1, 40, 49, 50, 55, 59, 60***

Independent claims 1, 40, 49, and 50 recite “providing access to a financial analysis system for a medical resource supplier via a network.” Independent claims 50 and 60 recite “providing access to a financial module for a medical resource supplier via a network.”

In contrast, the Hartley-Urquhart reference is absolutely devoid of a financial analysis system or financial module associated with a resource supplier. The Examiner points, incorrectly, to the human financial advisor 230 or bank 230 in Hartley-Urquhart, which are clearly not a financial analysis system, as claimed. Further, the financial advisor 230 or bank 230 are associated with the buyer 220 and *not a supplier* 210. See Hartley-Urquhart, col. 3, lines 14-34; col. 4, lines 29-35. In addition, the financial advisor 230 is hired by the buyer 220 to *evaluate use of the disclosed supply-chain*

*financing approach, and not for the analysis of client data for obtaining a medical resource. See Hartley-Urquhart, col. 3, lines 16-48.*

Moreover, the McCormack and Kalbhen references are also absolutely devoid of “providing access” to a “financial analysis system” or “financial module.” Instead, McCormack is directed to the electronic exchange of purchasing-related information, such as product availability, purchase orders, invoices, and payments. *See, e.g., McCormack, ¶ 4.* Kalbhen merely provides a list of on-line purchasing sites for used medical equipment. *See, e.g., Kalbhen, page 1.* Kalbhen does not disclose a “financial analysis system” or “financial module,” as claimed.

In view of these deficiencies, independent claims 1, 40, 49, 50, 55, 59, and 60, and their dependent claims, are believed to be patentable over Hartley-Urquhart, McCormack, and Kalbhen, taken alone or in combination.

***Independent Claims 1, 33, 40, 49***

Independent claims 1 and 49, as amended, recite “providing a network interface for communication with the financial analysis system, the network interface including an electronic form for entering client data for medical resources.” Independent claim 33, as amended, recites “providing an *electronic interface* for exchanging information between a client and the transaction system, wherein the interface has fields for entering client data.” Independent claim 40, as amended, recites “providing a communication interface comprising *electronic fields* for transmitting client data to the financial module.”

Conversely, the cited references, taken alone or in combination, do not teach or suggest an *electronic form* or *electronic fields* for entering or exchanging client data. For example, while Hartley-Urquhart discloses the transmission of a purchase order 235 via an electronic link 240, traditional mail, voice, or fax, Hartley-Urquhart clearly does not teach or suggest an electronic form or electronic fields for entering client data. *See Hartley-Urquhart, col. 4, lines 29-52.* Similarly, while the McCormack reference may disclose the transfer of a purchase order as an attachment to an electronic message, for

example, McCormack plainly does not disclose electronic forms or fields for entering client data. *See* McCormack, ¶ 4. After careful review of the list of “purchasing sites” in Kalbhen, the cited reference does not disclose an electronic form or electronic fields for entering or exchanging client data. *See*, generally, Kalbhen, pages 1-4.

Therefore, independent claims 1, 33, 40, and 49, and their dependent claims are believed to be patentable over Hartley-Urquhart, McCormack and Kalbhen, taken alone or in combination.

***Independent Claims 1, 17, 33, 40***

Independent claim 1 recites “receiving *client trade-in data* for a purchasing transaction for medical resources.” Independent claim 17 recites “wherein the client data comprises *trade-in data* for a client trade-in with the financial transaction.” Independent claim 33 recites “receiving *client trade-in information* for a purchasing transaction for medical resources.” Independent claim 40 recites “receiving *client trade-in information* at the financial module.”

Conversely, the Hartley-Urquhart reference clearly fails to teach or suggest *client trade-in data* or information. Instead, Hartley-Urquhart is directed to a supply-chain financing system and evaluation of such a system. *See* Hartley-Urquhart, col. 2, lines 14-45; col. 3, lines 16-25. Further, while McCormack and Kalbhen may mention the sale of used equipment over the Internet, the cited references clearly do not teach or suggest *client trade-in data or information*. *See* McCormack, page 2; Kalbhen, page 1. Applicants emphasize that the presently claimed subject matter is not simply directed to a purchasing system that may incorporate supply-chain management, or to the electronic exchange of information, but is directed to specific features recited in the claims. Here, the cited references do not teach *client trade-in data or client trade-in information* in context of the instant claims.

Therefore, claims 1, 17, 33, and 40, and their dependent claims are believed to be patentable over Hartley-Urquhart, McCormack and Kalbhen, taken alone or in combination.

***Independent Claims 1, 17, 33, 40, 49-60***

Independent claims 1, 33, 40, 49, 50, and 53-60 recite “*providing a plurality of financial transaction options*” which are “tailored to the client data,” and “*transmitting the plurality of financial transaction options* to a client via the network.” Independent claims 17, 51 and 52 recite a “financial analysis module being configured to evaluate the client data and to *generate a plurality of financial transaction options* tailored to the client data.”

In stark contrast, the cited references, taken alone or in combination, do not teach or suggest a financial analysis system or module that *generates* a plurality of financial transaction options. Further, neither reference discloses the *transmission* of financial transaction options. In Hartley-Urquhart, for example, the buyer 220 is presented with no financial transaction options at all. See Hartley-Urquhart, col. 4, lines 53-67. In the Hartley-Urquhart system, the buyer 220 simply accepts the goods, and the bank 230 finances the goods and forwards payment to the supplier 210. No options whatsoever are provided to either the buyer 220 or seller 210. See Hartley-Urquhart, col. 5, lines 26-30. Indeed, the bank 230 does not even generate options but merely calculates the payment to the supplier 210. See Hartley-Urquhart, col. 5, lines 46-50; col. 8, lines 50-67. Further, while the Hartley-Urquhart system may accommodate a rejection of the transaction by the buyer 220, the buyer 220 is plainly not provided with a plurality of financial transaction options, as claimed. See Hartley-Urquhart, col. 9, lines 14-37.

Moreover, the secondary references, McCormack and Kalbhen, are also deficient. In McCormack, the Internet or a network is used to exchange information electronically. McCormack, ¶ 4. After careful review of the summary list of purchasing sites in Kalbhen, there is no indication that financial transaction options are generated or transmitted. See Kalbhen, pages 1-4. Both McCormack and Kalbhen are absolutely

devoid of a financial analysis system or module for *generating a plurality of financial transaction options* (tailored to client data) or *providing those transaction options to a client*. See McCormack, pages 1-2 and 5; Kalbhen, pages 1-4.

In view of these deficiencies of both references, independent claims 1, 17, 33, 40, 49-60, and their dependent claims are believed to be patentable over the cited combination of Hartley-Urquhart and McCormack.

***Withdrawal of Rejection***

For these reasons, Applicants respectfully request withdrawal of the rejections under 35 U.S.C. § 103.

***Request Examiner Clarify the Rejections of the Independent Claims***

Applicants emphasize that the Examiner's rejections of the independent claims are vague regarding the various claim features. See Office Action Mailed March 21, 2005, pages 2-3.

First, the Examiner pointed to passages in the primary reference (Hartley-Urquhart) that have nothing whatsoever to do with the particular claim feature at issue. See Office Action Mailed March 21, 2005, page 2. For example, the Examiner relied on column 3, lines "16+" of the Hartley-Urquhart reference to teach "analyzing the client data in the financial analysis system," as recited in independent claim 1. See *id.* However, the passage cited by the Examiner simply teaches that a financial advisor 230 will consult with a buyer 220 to determine if the buyer 220 should utilize the disclosed supply-chain financing system. See Hartley-Urquhart, col. 3, lines 16-20. This passage clearly has nothing to do with financially analyzing client data with regard to a specific transaction for a medical resource. See M.P.E.P. § 707.07 ("The pertinence of each reference, if not apparent, must be clearly explained in each rejected claim specified.").

Second, the Examiner did not demarcate the cited passages of the Hartley-Urquhart reference and cited no passages from the McCormack reference or the Kalbhen

reference. *See* Office Action Mailed March 21, 2005, pages 2-3. With Hartley-Urquhart, the Examiner merely mentions a single line in each citation, leaving it to Applicants to guess the length of the passage cited by the Examiner. *See* Office Action, page 3; *see also* 37 C.F.R. § 1.104(c)2; M.P.E.P. § 707.07 (“When a reference is complex or shows or describes inventions other than that claimed by the applicant, the particular part relied on must be designated as nearly as practicable.”).

Third, the Examiner attempted to address the specific claim features of only independent claim 1, and ignored features of other independent claims not recited in independent claim 1. *See* Office Action Mailed March 21, 2005, page 2-3. For example, the Examiner did not address the claim feature of a *lease option* as recited in independent claims 33, 49, 51, 53, 55, 56, 57, and 60. In another example, the Examiner did not address “machine readable *code* disposed on machine readable medium and adapted for *providing access*” to a “financial module” or “transaction system,” as recited in independent claims 56-60. Applicants stress that the independent claims are not identical and that the Examiner is required to consider all claim features of each and every rejected independent claim in the present application. *See In re Royka*, 490 F.2d 981, 180 U.S.P.Q. 580 (CCPA 1974); M.P.E.P. § 2144.03. Under Section 103, the Examiner must meet the threshold burden of presenting a combination of references, or a modified reference, which teaches *all* of the features of a recited claim. *See Ex parte Clapp*, at 227 U.S.P.Q. 972 (B.P.A.I. 1985); M.P.E.P. § 2144.03. Applicants respectfully assert that pure conjecture will not do. *See* M.P.E.P. § 706.

For these reasons, Applicants respectfully request that the Examiner clarify the rejections of the independent claims, and also address every recited feature in the independent claims, or withdraw the rejections and allow the claims. *See* 37 C.F.R. § 1.104(c)2; M.P.E.P. §§ 706 and 707.7; M.P.E.P. 2144.03



***Features of Dependent Claims Missing from Hartley-Urquhart and McCormack***

Applicants emphasize that the dependent claims are also patentable over the cited combination of the Hartley-Urquhart and McCormack references by virtue of the subject matter that the dependent claims separately recite.

For example, dependent claim 3 recites “*tailoring the form* for the client according to the portion of the client data.” Conversely, the Hartley-Urquhart and McCormack references disclose a purchase order (PO) form, for example, with no teaching or suggestion that the form be altered or tailored to a specific client based on that client’s data. *See* Hartley-Urquhart, col. 4, lines 41-55; McCormack, ¶ 4. Indeed, in Hartley-Urquhart, the PO form must be standardized generically so that the PO data can be matched against the Vendor Profile format in the disclose supply-chain system. *See* Hartley-Urquhart, col. 8, lines 50-51. While the *data entered* into the forms disclosed in these two references *may change* per the particular customer, aspects of the *forms* themselves are *not tailored* to a specific customer. *See* Hartley-Urquhart, col. 4, lines 41-55; McCormack, ¶ 4. Similarly, Kalbhen does not disclose any type of form tailored to a client. *See* Kalbhen, pages 10-4. Accordingly, dependent claim 3 is believed to be patentable over the cited references, taken alone or in combination, for this reason as well.

Dependent claim 19 recites a financial module comprising “*tax rules* for evaluating *tax* consequences of the financial transaction.” Conversely, the Hartley-Urquhart and McCormack references are *absolutely devoid* of a financial module having *tax* rules for assessing the impact of *taxes* on a particular transaction. *See, e.g.*, Hartley-Urquhart, col. 3, lines 8-63; col. 5, lines 31-67; McCormack, ¶ 4. While Hartley-Urquhart discloses a supply-chain financing method, and McCormack discloses the electronic exchange of purchasing information, and Kalbhen discloses sites for the on-line purchase of used medical equipment, the references clearly do not consider tax consequences of a given financial transaction. *See id.* Accordingly, dependent claim 19 is believed to be patentable over the cited references, taken alone or in combination, for this reason as well.

Dependent claim 39 recites “a plurality of *service* options.” In contrast, the cited references never discuss the issue of *servicing* a medical resource. *See, e.g.*, Hartley-Urquhart, col. 3, lines 8-63; McCormack, page 1; Kalbhen, pages 1-4. Accordingly, dependent claim 39 is believed to be patentable over the cited combinations for this reason as well.

***The Rejections of the Dependent Claims are Improper***

Applicants stress that the Examiner failed to meet his burden under 35 U.S.C. § 103 in rejecting the dependent claims because the Examiner did not address the subject matter separately recited in the dependent claims. *See* Office Action Mailed March 21, 2005, pages 2-3. To meet his burden of presenting a *prima facie* case of obviousness, the Examiner is required to address the specific elements of each and every claim rejected in the present application. *See In re Royka*, 180 U.S.P.Q. at 580; M.P.E.P. § 2144.03. Here, the Examiner fails to even address the subject matter of a single dependent claim, and therefore, the Examiner’s rejections are incomplete and are unfairly wasting time and resources of the Applicants. Applicants must be given “a full and fair hearing.” M.P.E.P. § 706.07. Accordingly, for at least these reasons, Applicants traverse these unsupported rejections of the dependent claims. Given that the Examiner has not met his burden, the rejections of the dependent claims should be withdrawn.

Applicants stress that “[i]n order to provide a complete application file history and to enhance the clarity of the prosecution history record, an examiner *must* provide clear explanations of all actions taken by the examiner during prosecution of an application.” M.P.E.P. § 707.07(d) (emphasis added). Furthermore “[w]here the applicant traverses any rejection, the examiner should, if he or she repeats the rejection, take note of the applicant’s argument and answer the substance of it.” M.P.E.P. § 707.07(d). Moreover, Applicants respectfully remind the Examiner that he should never overlook the importance of his role in allowing claims which properly define the invention. 37 C.F.R. § 1.104; M.P.E.P. § 706.

***Improper Combination - Lack of Objective Evidence of Reasons to Combine***

In addition, the Examiner has not shown the requisite motivation or suggestion to modify or combine the cited references to reach the present claims. As summarized above, the Examiner must provide objective evidence, rather than subjective belief and unknown authority, of the requisite motivation or suggestion to combine or modify the cited references. *In re Lee*, 61 U.S.P.Q.2d. 1430 (Fed. Cir. 2002). In the present rejection, the Examiner combined the cited references based on the *conclusory and subjective statement* that it would have been obvious to integrate the teachings of McCormack into Hartley-Urquhart because an artisan “would have recognized the growing trend in medical supply chain management along with the notoriously old and well known high costs associated with the supply chain and have sought [to] provide a system that would provide affordable, efficient and flexible financing for goods and services.” Office Action Mailed March 21, 2005, pp. 3-4. Accordingly, Applicants challenge the Examiner to produce *objective evidence* of the requisite motivation or suggestion to combine the cited references, or remove the foregoing rejection under 35 U.S.C. § 103.

***Request Evidence to Support Official Notice***

In the Office Action, the Examiner has essentially taken Official Notice of facts outside of the record that the Examiner apparently believes are capable of demonstration as being “well-known” in the art. *See, e.g.*, Office Action Mailed March 21, 2005, pages 3-4. For example, the Examiner stated that an “artisan would have recognized the *growing trend* in medical supply chain management along with the notoriously *old and well known high costs* associated with the supply chain.” *Id.* at 3 (emphasis added). Applicants stress that not only are the Examiner’s assertions confusing, the asserted facts are not of “notorious character” or “capable of such instant and unquestionable demonstration to defy dispute.” *See* M.P.E.P. § 2144.03. Therefore, in accordance with M.P.E.P. § 2144.03, Applicants hereby seasonably traverse and challenge the Examiner’s use of Official Notice. Specifically, the Applicants respectfully request that the Examiner produce evidence in support of the Examiner’s position as soon as practicable during prosecution and that the Examiner add a reference to the rejection in the next Official

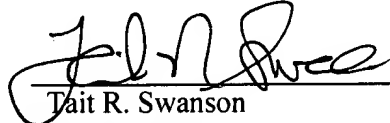
Action. If the Examiner finds such a reference and applies it in combination with the presently cited references, the Applicants further request that the Examiner specifically identify the portion of the newly cited reference that discloses the allegedly “well known” facts, as discussed above, or withdraw the rejections.

**CONCLUSION**

The Applicants respectfully submit that all pending claims should be in condition for allowance. However, if the Examiner believes certain amendments are necessary to clarify the present claims or if the Examiner wishes to resolve any other issues by way of a telephone conference, the Examiner is kindly invited to contact the undersigned attorney at the telephone number indicated below.

Respectfully submitted,

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